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ABSTRACT

This document is the second in a series of "core curriculum" courses designed by Student Financial Assistance (SFA) "University," a training program for SFA employees. The one-day course traces the history of student financial assistance, describes what the SFA organization looks like today, and outlines the standards to which SFA must adhere to create a better future for the millions of students who will enter higher education. The course describes three "moments of truth" students face as they go through the financial aid process: aid application, aid offer, and aid repayment. Participants are asked to reflect on six scenarios of students seeking financial aid and to focus on the four SFA service standards: (1) be courteous; (2) be efficient; (3) be worthy of trust; and (4) deliver great products and services. Four service accountability scenarios are also presented. (SLD)

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SFA traditions

Celebrating Our Mission

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We Help Put America Through School

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We Help Put America Through School

Welcome

Over the years, SFA has established a proud tradition of serving the American public by providing financial aid to millions of students. The purpose of this experience today is to celebrate that mission and heritage.

As part of that experience, we want you to see the trail of those who have been there before you. We want you to know what your organization looks like today, and the opportunities that SFA faces in the future. And we want you to become familiar with the standards to which our organization must hold itself in order to better create a future for millions of students who will yet enter higher education.

SFA Traditions is the second in a series of "core curriculum" courses designed by SFA University to align all SFA employees around a common purpose. The first course was "PBO at the Front Lines," which was delivered in Spring, 2000. The third course will be "Student Aid Front to Back" that will be delivered in early 2001.

We hope that from today's experience you will see ways in which you can better help put America through school. More importantly, however, we want you to feel that you make a difference in the lives of so many students out there.

Again...Welcome to SFA Traditions: Celebrating Our Mission.

Purpose

Our purpose here today is to find answers to the following three questions:

1. ***Who*** *Are We?* We are an institution rich in heritage. As a PBO, we are poised for tremendous future impact.

2. ***What*** *Is Our Mission?* To help put America through school by understanding the hearts and minds of those we assist. We are focused on serving students.

3. ***How*** *Do We Accomplish Our Mission?* By consistently applying a core set of service standards in all aspects of our work.

Those three questions frame our agenda today. By the end of the day, we will be asking you to identify at least one thing that you will do differently when you return to your office.

SFA Traditions: Celebrating Our Mission
Agenda

8:00	Gathering
8:30	Program Introduction
	Break
	Who Are We?
	Break
	What Is Our Mission?
12:00	Lunch
1:00	How Do We Accomplish Our Mission?
	Break
	How Do We Accomplish Our Mission? (continued)
	Break
	Conclusion
4:00	Program Ended

SFA Bingo

Instructions: As you move about the room, introduce yourself to other participants and find out about them. Write the names of a coworker in each box that matches their description. When you have five different names listed horizontally, vertically, or diagonally, yell "bingo." You may choose anyone for the center square, but you must write something special about them.

Works with lenders and guaranty agencies Name:	Has received a spot cash award Name:	Has taken a TDC or other continuing ed. course in the last year Name:	Uses a second language in their daily work Name:	Has worked with the FFEL Program Name:
Has worked in a bank or financial institution Name:	Participated in a mad dog project Name:	Has been in SFA for more than 20 years Name:	Currently has a student or PLUS loan Name:	Has changed positions in SFA in the last year Name:
Has been nominated for SFA Stars Name:	Has worked with the Direct Loan Program Name:	Description: Name:	Has taken timekeeping or travel courses Name:	Has worked in a financial aid office Name:
Has worked in SFA's Washington D.C. Office Name:	Has received a time-off award Name:	Has called 1-800-4FedAid Name:	Works directly with Students/ Borrowers Name:	Has used a Learning Coupon this year Name:
Has worked on the Customer Service Task Force Name:	Has participated in an IPT project Name:	Is currently in the same department in SFA they originally started in Name:	Has personally used FAFSA on the web Name:	Has been in SFA for less than 2 years Name:

Who Are We?
Understanding Our Heritage

1860 1870 1880 1890 1900 1910 1920

1860's - US population around 32 million
1861- US Civil War begins
1865 - Lincoln assassinated

1877 - Thomas Edison patents the phonograph

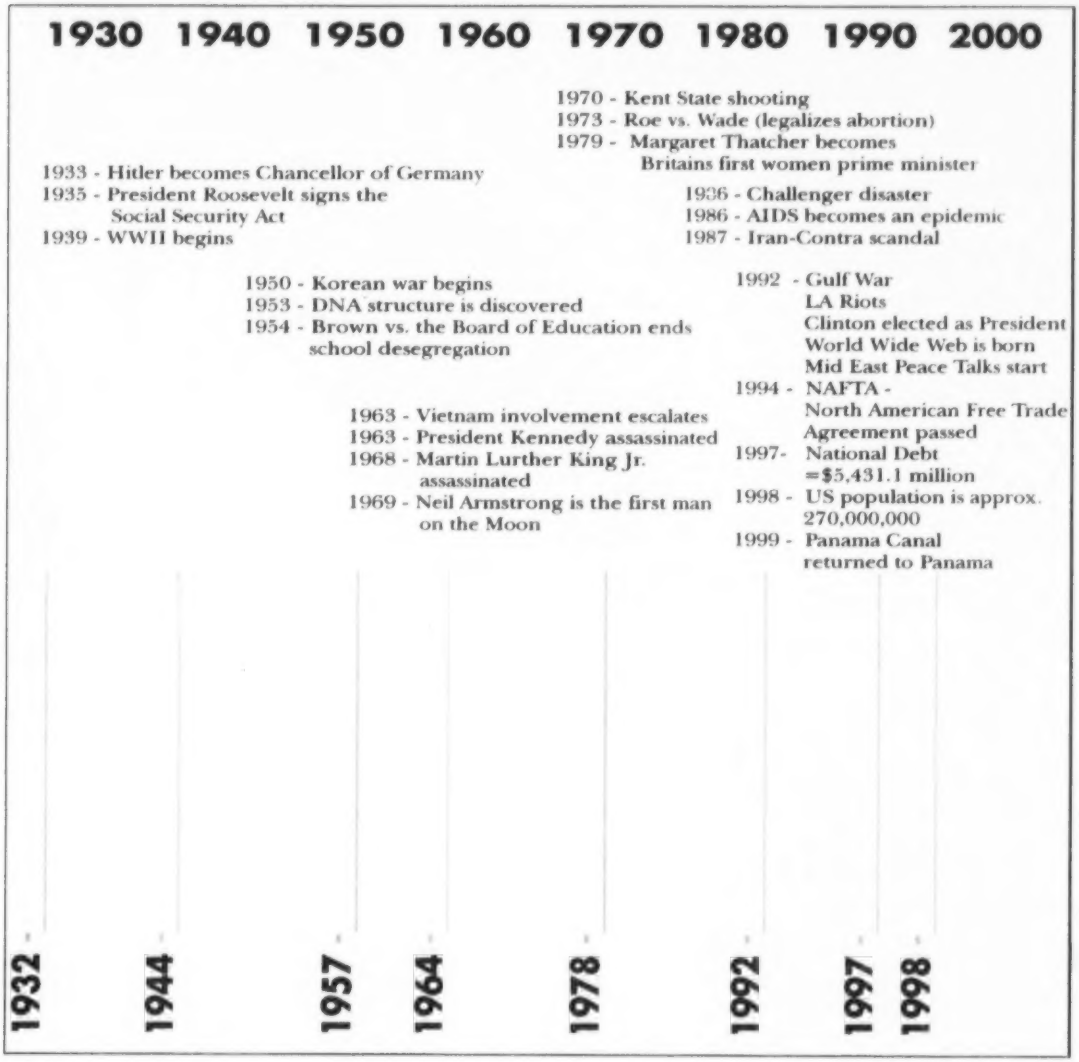
1881 - Red Cross is founded

1903 - Wright brothers' 1st successful air trip at Kitty Hawk, NC
1908 - First Model T produced

1914 - WWI begins

1920's -US Population around 100 million
1929 - Stock Market Crash

1862


1930 1940 1950 1960 1970 1980 1990 2000
1970 - Kent State shooting
1973 - Roe vs. Wade (legalizes abortion)
1979 - Margaret Thatcher becomes Britains first women prime minister
1933 - Hitler becomes Chancellor of Germany
1935 - President Roosevelt signs the Social Security Act
1939 - WWII begins
1936 - Challenger disaster
1986 - AIDS becomes an epidemic
1987 - Iran-Contra scandal
1950 - Korean war begins
1953 - DNA structure is discovered
1954 - Brown vs. the Board of Education ends school desegregation
1992 - Gulf War
LA Riots
Clinton elected as President
World Wide Web is born
Mid East Peace Talks start
1994 - NAFTA - North American Free Trade Agreement passed
1997- National Debt =$5,431.1 million
1998 - US population is approx. 270,000,000
1999 - Panama Canal returned to Panama
1963 - Vietnam involvement escalates
1963 - President Kennedy assassinated
1968 - Martin Lurther King Jr. assassinated
1969 - Neil Armstrong is the first man on the Moon
1932
1944
1957
1964
1978
1992
1997
1998

Historic Factors Influencing SFA Today

- War and Peace
- Concern for Inequality
- Labor Shortages and Surpluses
- Global Competition
- Economic Factors
- Cultural Shifts

America Today

_____ is global

_____ is changing

_____ is being redirected

_____ is evolving

SFA Today

____ students are helped by SFA programs annually.

____ dollars in student aid are awarded by SFA annually.

____ awards of student aid are issued by SFA and its partners annually.

America & SFA Tomorrow

In terms of education and learning, what does America & SFA look like?

How has Congress responded to these trends?

As a PBO, how can SFA better respond to the challenges?

How do I "choose" to respond?

What Is Our Mission?

Which way is North?

How important would knowing that be if you were piloting a plane?

At SFA, what is the importance of everyone working from the same compass? What happens when everyone is left to their own device to get where they need to be?

At SFA, we have a mission:

We have discussed who we are, but who is America?

America = _____

Seeing the Data

Did you know...

* Higher education enrollment has increased by nearly 70% since 1970?

* The percentage of men and women seeking higher education has completely flip-flopped since 1970?

* While white, non-Hispanics are still predominantly the greater percentage of those seeking an education (72%), the greater portion of undergraduate financial aid goes to minorities?

* One in every four adults seeking higher education is over 30?

* Inflation-adjusted changes to tuition are greater than changes to the median family income?

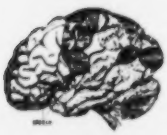
* The percent share of loans vs. grants over the last 20 years has flip-flopped?

* On average, those who get a bachelor's degree nearly double their salaries compared to those who never go to college after graduating from high school?

* What do these numbers tell us about students today?

Putting A Face To America

Listen to those participants at your table who have been directly involved in receiving student assistance. Complete the following based on the experiences you hear:



Minds	Hearts
While dealing with this financial aid experience, how well did they understand the process, or the issues they faced?	While dealing with this financial aid experience, what were their fears?
	What were their hopes?
How was time factored in?	
	What were their dreams?
How was money factored in?	
What obstacles stood in their way in getting the assistance they needed?	

Three Moments of Truth

Consider the process that students and prospective students face as they go through the financial aid process. Students experience the aid process through what we call three "moments of truth"—points in time when their interface with the student aid community is most critical. It is important to understand the student's perspective during each of these three moments. Those moments are:

1. AID APPLICATION—during which students discover the costs of an education, find sources for aid, and learn about what they are expected to contribute.
2. AID OFFER—during which students learn what federal student aid the schools they wish to attend can offer.
3. AID REPAYMENT—during which students realize, after completing their school program, exactly what their debt is and how much their payments will be.

Illustrated, these three moments might look like the following:

Studying the drawing, you can see that each of the three moments of truth are interrelated. Their boundaries are not actually solid, but overlapping. The message is that even though the student is concerned about the current phase of the process, clearly, they will move on to the next truth and their concerns become cumulative.

Scenario 1

"My name is Rolando, I'm going to graduate from high school next year. I want to attend Arizona State University and get a degree in electronic engineering. My parents, siblings and I are naturalized US citizens. Mom works as a waitress at a local restaurant and dad works as a laborer in a factory. Because we live in Phoenix, I can live at home but Arizona State will still cost me about $1200 per semester, plus books and fees. I know that is not much as far as college goes, but, I guess my biggest problem is that mom and dad only make minimum wage and we just barely get by on that. I have 2 sisters and I do not want everyone to starve because I am going to college. I'm not the best student in school, I get some A's and B's, but I also get a lot of C's so I don't think I'll get offered any scholarships. I'm worried that if I have to work while going to school, I won't be able to keep up. Mom and dad are really counting on me to get a college degree, heck they are really proud that I'm the first in our family even to apply for college! My school counselor said that I should apply for student aid because there is money available for people like me, but what does that mean? Where do I start?"

What are the issues of the mind that Rolando is facing?

_____

_____

_____

What are the issues of the heart that Rolando is facing?

_____

_____

_____

Scenario 2

"My name is Kelly and I am a 27-year-old single parent. I want to go to school-part time to get a bachelor's degree in criminal justice so I can get a job with the local police department. I sent in my FAFSA a couple of weeks ago and just got my Student Aid Report back. The form was pretty straightforward. It told me what I'm expected to contribute to school, what I can get in grants (I like that I won't have to pay them back!) and federal loans. The only problem is that I have to come up with what they call my "Expected Family Contribution". Look, I only make $21,000 a year, I have to come up with almost $2,200 for tuition plus books, plus fees and still find money to pay someone to watch my daughter, pay the rent and put food on the table. I really want this. I know I have to do this to make a better life for my daughter, but I don't know if I can make it work. When I filled out my application, I checked off the box for full-time student, but now I don't even know if I can get any financial aid since I'll probably only go half-time."

What are the issues of the mind that Kelly is facing?

_____

_____

_____

What are the issues of the heart that Kelly is facing?

_____

_____

_____

Scenario 3

"My name is Stan and I just received my law degree from Northwestern University. I already have a job lined up with a law firm in Chicago at a starting salary of $40,000 per year. Not a lot for a lawyer, but I have to start somewhere and that is more than I have ever made in my life. This should be the most exciting time for me. I made it through three tough years at a top-notch law school and have a job – maybe not a dream job – but a very respectable job. But, during my exit counseling from school, I found out that I have a total law school loan debt of about $97,000. I couldn't get all the funds I needed from Federal loans and had to take out private loans each year. After adding up the individual loan payments amounts, I found that my monthly loan payments for student aid would be almost $1200 a month for the next 10 years. I am very worried about having to pay over 30% of my income to loan companies. How will I ever afford an apartment, suits for work and be able to eat? This is so much STRESS. I feel like I am in finals all over again. I wish someone could help me figure all this out. Well, maybe there is nothing to figure out – I guess I borrowed the money, so I have to pay it back – I think I will be poor forever."

What are the issues of the mind that Stan is facing?

_____

_____

_____

What are the issues of the heart that Stan is facing?

_____

_____

_____

Scenario 4

"My name is Yolanda. I am 54 years old and thinking of going back to school. It scares me to death. What doesn't these days?! My husband, Jeff, passed away earlier this year. It has been really difficult without him. We were married for 32 years. Jeff had more than enough life insurance to cover bills and expenses, but the money is not going to last very long. I want to go back to college and finish the degree that I started thirty years ago so I can rejoin the workforce. I always talked about going back to school – but there was always a family vacation to pay for and then our kids started getting married and that was expensive and then we had grandchildren....Anyway, Jeff always had all the family bills put in his name only, so I have no credit history and I only worked for a very brief period before the first of our three - now grown - children were born. I am pretty sure I cannot get loans for school because I do not have a credit history. And I know that I cannot afford the several thousand dollars a semester the University of Florida wants for state tuition. And to top it off, I am really scared of starting over again as a freshman at a large university and not fitting in with younger students."

What are the issues of the mind that Yolanda is facing?

_____

_____

_____

What are the issues of the heart that Yolanda is facing?

_____

_____

_____

Scenario 5

"My name is Drago. I am a recent immigrant to the United States. I was born and spent all of my life, up until now in the Philippines. I love my home country – but conditions there are really difficult and I cannot support my wife, children and my parents. I am a licensed nurse in the Philippines. I love being a nurse. I love medicine and love that my job is to help make people well again. I think this is really important work that makes a positive contribution to society. I want to be able to be a nurse in this country as well. I want to contribute to my new country. I have applied for financial assistance to go to school to complete the courses needed to be licensed here. My neighbor told me about applying for Federal aid and suggested that I fill out something called the FAFSA??. What is that? Where do I go to fill it out? I am not sure if I am eligible for Federal aid (that means the US Government right?). I have only been in the US for about 6 months."

What are the issues of the mind that Drago is facing?

_____

_____

_____

What are the issues of the heart that Drago is facing?

_____

_____

_____

Scenario 6

"Hello, my name is Rob. I completed my bachelor's degree this year. At my exit counseling, I discovered that my Federal student loans total about $25,000. I have $15,000 in Perkins Loans and $10,000 in FFEL loans. I have accepted a position at Clipper Elementary School in Cleveland, Ohio. I am going to be a Special Education teacher. I cannot wait to start my job! I know how important the work I am going to do is. My sister has been in Special Education classes for the past six years. The classes have made a world of difference in her life and the life of my family. She has learned to read and do things that people thought she would never be able to do. I decided to go to Ohio State to get my teaching degree so I could give back to the system that has helped my family so much. I am currently paying just over $210 a month toward my Perkins and FFEL loans. I would really like to have my loan payments extended over several more years so I can have more free cash. Is that possible?"

What are the issues of the mind that Rob is facing?

_____

_____

_____

What are the issues of the heart that Rob is facing?

_____

_____

_____

How Do We Accomplish Our Mission?

How often are we influenced not by what others say, but by what others do? Consider any examples of that in SFA.

In order to help put America through school, it's imperative that we all be on the same page as to the kinds of behaviors that most directly assist in that mission. We have identified them as SFA's four service standards listed below alphabetically.

*** Be Courteous**

*** Be Efficient**

*** Be Worthy of Trust**

*** Deliver Great Products and Services**

SFA Service Standards

Be Courteous

There are four truths regarding how we treat others with courtesy.

Truth #1

~~The Student Is Always Right~~

Instead

The Student Is Not Always Right, But He Or She Should Always Be

_____

_____

Truth #2

Treat each student as a VIP, meaning a

Very

I _____

Person

Truth #3

Be proactive by _____

Truth #4

Show courtesy in the face of _____

Be Efficient

Efficiency is determined from the viewpoint of the student, not just from the view point of the employee. Efficiency is at its best when:

_____ Actively anticipating. Be prepared to serve when and where it is needed.

_____ Finding better ways of using given resources.

_____ It's not all about just doing things faster. It's about doing things smarter.

_____ Creating processes and systems that make it appear effortless and transparent in the eyes of the student.

Examples at SFA of Efficiency:

_____

_____

_____

_____

Be Worthy of Trust

Definition of Trust:

Trust is a felt sense of _____.

Think of a person you trust. What are behaviors they exhibit that make them trustworthy?

_____

_____

_____

_____

_____

_____

Deliver Great Products and Services

Five important points help us to deliver great products and services:

1. Plan your _____, work your _____.

2. _____ performance.

3. Create strong _____systems.

4. Do the _____, not just the job right.

5. _____ more, _____ less.

Service Standards Exercise

As a table, read the following:

Jane almost went into shock when she looked at the new PDF version of the FAFSA that had just been posted on SFA's student web site. "Oh, no!" she said. "That's an earlier draft with different questions! It doesn't even have the P.O. Box number filled in yet, just 0000." The PDF FAFSA was one way that students could apply for aid, by printing out the application from the web, filling it out, and mailing it in.

She immediately called Paul, the techie, and they checked to see if the web site had received any "hits." Only 36 hours had passed since the bad draft was posted, and they hoped nobody had even noticed it. Uh-oh. It looked like 800 people had already downloaded the file. The questions were just a little too different from the final correct FAFSA questions. The only good news was that the address on the bad draft contained the correct city, state, zip code and extension so it would probably get to the local post office, just not into the right P.O. Box.

SFA Service Standards Prioritized

Given the previous case study, find ways to apply the Service Standards and write them below. Then, as a table, discuss and reach agreement on how you prioritize the Standards. You may also use the cards on the table to order their priority. List your priority from 1–4 in the boxes below.

☐ Be Courteous

_____

_____

_____

☐ Be Efficient

_____

_____

_____

☐ Be Worthy of Trust

_____

_____

_____

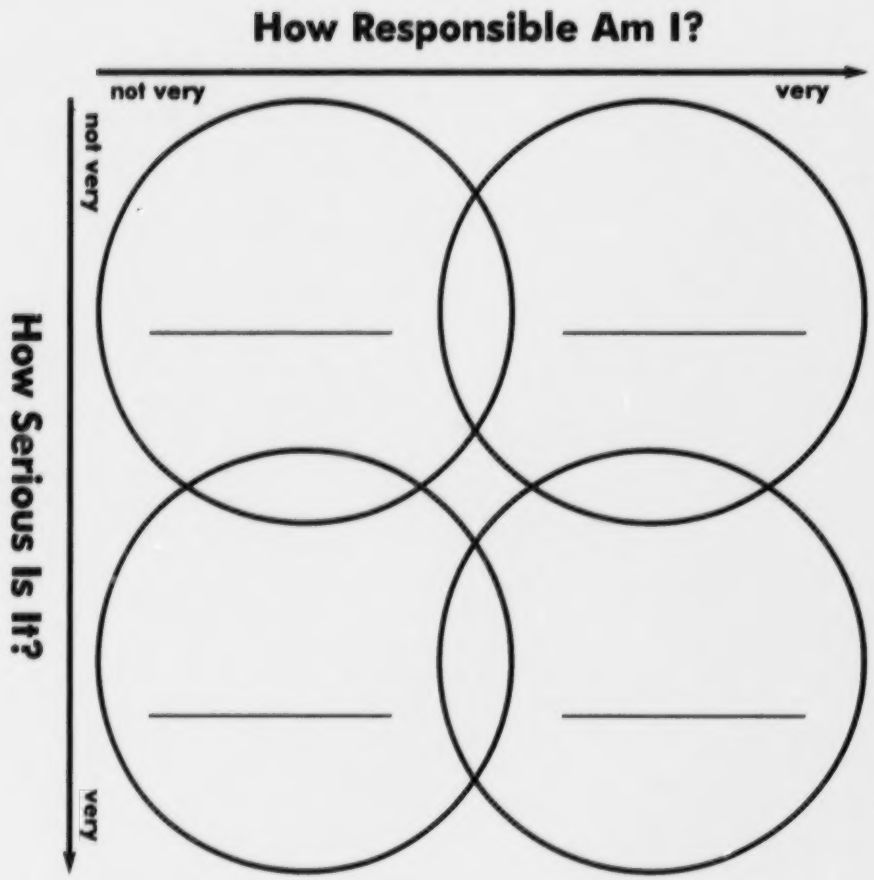
☐ Deliver Great Products and Services

_____

_____

_____

Service Accountability



Service Accountability: Case Studies

Scenario #1

In late October, the team that is testing the print-outs for next year's Renewal Application discovers that there is an error in the print program. Renewal Applications are mailed out to around 7 million eligible students beginning November 15th, so that students can begin completing and filing these simplified applications on January 1st. The printing-mailing schedule has been announced for several months. A delay will be costly and could mean that some students, though not too many, will receive their applications a week later than planned.

Place a check next to the service accountability which this scenario best represents?

____ Empathize
____ Fix It
____ Hero
____ Red Carpet

What are possible ways you might apply SFA's service standards to remedy this situation?

Be Worthy of Trust

_____

_____

Be Courteous

_____

_____

Deliver Great Products and Services

_____

_____

Be Efficient

_____

_____

Scenario #2

It's after lunch and you are heading out of the office for the rest of the day to attend meetings on the other side of town. As you start to leave, you hear your co-worker venting nearby over a minor panic. He just realized that his computer must have picked up a virus somewhere, and ten pages of the report that he's working on have been corrupted. Fortunately, he saved the previous draft of the report on a diskette, but he will have to recreate all the work that he lost and the report is due in two days. He put in a call to computer services for help, but they've been so backed up they can't even check out his machine until tomorrow. You are relieved that so far that same virus hasn't affected your computer, but you feel bad for your co-worker.

Place a check next to the service accountability which this scenario best represents?

___ Empathize
___ Fix It
___ Hero
___ Red Carpet

What are possible ways you might apply SFA's service standards in remedying this situation?

Be Worthy of Trust

_____

_____

Be Courteous

_____

_____

Deliver Great Products and Services

_____

_____

Be Efficient

_____

_____

Scenario #3

A prisoner in a Florida minimum security institution telephones a representative in SFA's customer service unit. The prisoner has just received a letter stating that he is delinquent in repaying a student loan taken out years earlier, and that he apparently must make payment arrangements immediately on his $10,000 debt. He is desperate for some help—he says that he did receive a student loan, but thought it was much less than $10,000. At the time he was struggling with drug and alcohol problems, resulting in his dropping out of school without completing the program. Furthermore, he honestly can't remember the amount, it just seems that it was much less.

Now he really wants to make a new life and a fresh start. He will be eligible for parole very soon, but with such a large debt hanging over him, the inmate feels hopeless about being able to find work and earn enough to handle the loan payments.

At first glance, the customer service rep looks at the record and it verifies that the amount owed is apparently $10,000. She considers what she might do to further examine the situation.

Place a check next to the service accountability which this scenario best represents?

___ Empathize
___ Fix It
___ Hero
___ Red Carpet

What are possible ways you might apply SFA's service standards to remedy this situation?

Be Worthy of Trust

_____

_____

Be Courteous

_____

_____

Deliver Great Products and Services

_____

_____

Be Efficient

_____

_____

Scenario #4

At 3:30 p.m., less than 24 hours before SFA University was scheduled to present a live, national videoconference, Cameron learned that the satellite service provider had given out the wrong broadcast coordinates for the upcoming program. Hundreds of post-secondary schools had already registered to download the program and invited other schools to attend their locations to participate.

The SFA videoconference will now be transmitted on new satellite coordinates, entirely different from the ones already provided to the financial aid community.

Place a check next to the service accountability which this scenario best represents?

____ Empathize
____ Fix It
____ Hero
____ Red Carpet

What are possible ways you might apply SFA's service standards to remedy this situation?

Be Worthy of Trust

_____

_____

Be Courteous

_____

_____

Deliver Great Products and Services

_____

_____

Be Efficient

_____

_____

Next Steps Worksheet

SFA Traditions—It Starts With Me!

Based on the experience today, I will take the following next steps to apply what I have learned:

What I will do differently:

How and when I will start:

With whom I will partner:

I will know I have succeeded when:

Next Steps Worksheet

SFA Traditions—It Starts With Me!

Based on the experience today, I will take the following next steps to apply what I have learned:

What I will do differently:

How and when I will start:

With whom I will partner:

I will know I have succeeded when:

Notes

Notes

Notes

Notes